

Fill in this information to identify your case:

Debtor 1	Venita K Clay		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF PENNSYLVANIA		
Case number (if known)	17-13073		

☒ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A	Column B	Column C
Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any

2.1	<b>American Credit Financial Services, Inc.</b>
	Creditor's Name
	<b>dba GM Financial</b>
	<b>PO Box 183853</b>
	<b>Arlington, TX 76096</b>
	Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**2001 Pontiac Grand Am 200,000 miles**  
**Location: 7742 Cedarbrook Avenue, Philadelphia PA 19150**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated

☒ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit

☒ Other (including a right to offset)

**Auto Loan**

Date debt was incurred **6/17/2007**

Last 4 digits of account number **2282**

2.2	<b>City of Philadelphia Department of</b>
	Creditor's Name
	<b>Revenue - Water</b>
	<b>Revenue Bureau</b>
	<b>Municipal Services</b>
	<b>Building</b>
	<b>1401 JFK Boulevard,</b>
	<b>Concourse Level</b>
	<b>Philadelphia, PA</b>
	<b>19102-1633</b>
	Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**7742 Cedarbrook Avenue**  
**Philadelphia, PA 19150 Philadelphia County**  
**FMV based on Philadelphia OPA valuation: \$119,800**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☒ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)

Who owes the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only

Debtor 1 **Venita K Clay** Case number (if know) **17-13073**  
 First Name Middle Name Last Name

- ☐ Debtor 1 and Debtor 2 only ☒ Statutory lien (such as tax lien, mechanic's lien)  
☐ At least one of the debtors and another ☐ Judgment lien from a lawsuit  
☐ Check if this claim relates to a community debt ☐ Other (including a right to offset)

Date debt was incurred **1/1/2017** Last 4 digits of account number **7500**

**2.3 JP Morgan Chase, N.A.** Describe the property that secures the claim: **\$77,833.11** **\$119,800.00** **\$0.00**  
 Creditor's Name

**3415 Vision Drive  
Columbus, OH 43219**

Number, Street, City, State & Zip Code

**7742 Cedarbrook Avenue  
Philadelphia, PA 19150 Philadelphia  
County  
FMV based on Philadelphia OPA  
valuation: \$119,800**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated

☒ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)

- ☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit

☒ Other (including a right to offset) **Mortgage**

Date debt was incurred **12/2000** Last 4 digits of account number **1798**

**2.4 Philadelphia Gas Works** Describe the property that secures the claim: **\$9,315.58** **\$119,800.00** **\$0.00**  
 Creditor's Name

**c/o City of Philadelphia  
Law Department  
1515 Arch Street, 14th  
Floor  
Philadelphia, PA 19102**

Number, Street, City, State & Zip Code

**7742 Cedarbrook Avenue  
Philadelphia, PA 19150 Philadelphia  
County  
FMV based on Philadelphia OPA  
valuation: \$119,800**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated

☒ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)

- ☒ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

Date debt was incurred **7/24/2006** Last 4 digits of account number **1323**

**2.5 Regional Acceptance Corporation** Describe the property that secures the claim: **\$17,567.00** **\$9,029.00** **\$8,538.00**  
 Creditor's Name

**1424 Fire Tower Road  
Greenville, NC 27858**

Number, Street, City, State & Zip Code

**2013 Kia Sorento EX Sport Utility 4D  
95000 miles  
Location: 7742 Cedarbrook Avenue,  
Philadelphia PA 19150**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated

Debtor 1 **Venita K Clay** Case number (if know) **17-13073**  
First Name Middle Name Last Name

Who owes the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

☒ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset) **Auto Loan**

Date debt was incurred **09/20/2015**

Last 4 digits of account number **0832**

**2.6 Water Revenue Bureau**

Creditor's Name

**c/o City of Philadelphia  
Law Department  
Municipal Services  
Building, 5th Floor  
1404 JFK Boulevard  
Philadelphia, PA 19102**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**7742 Cedarbrook Avenue  
Philadelphia, PA 19150 Philadelphia  
County  
FMV based on Philadelphia OPA  
valuation: \$119,800**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated

☒ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☒ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

**\$378.02**

**\$119,800.00**

**\$0.00**

Who owes the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred **4-2-2007**

Last 4 digits of account number **0037**

**2.7 Water Revenue Bureau**

Creditor's Name

**c/o City of Philadelphia  
Law Department  
Municipal Services  
Building, 5th Floor  
1404 JFK Boulevard  
Philadelphia, PA 19102**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**7742 Cedarbrook Avenue  
Philadelphia, PA 19150 Philadelphia  
County  
FMV based on Philadelphia OPA  
valuation: \$119,800**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated

☒ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☒ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

**\$4,031.58**

**\$119,800.00**

**\$0.00**

Who owes the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred **5-13-2013**

Last 4 digits of account number **0313**

**2.8 Water Revenue Bureau**

Describe the property that secures the claim:

**\$2,758.69**

**\$119,800.00**

**\$0.00**

Debtor 1 **Venita K Clay** Case number (if know) **17-13073**  
First Name Middle Name Last Name

Creditor's Name

**c/o City of Philadelphia  
Law Department  
Municipal Services  
Building, 5th Floor  
1404 JFK Boulevard  
Philadelphia, PA 19102**

Number, Street, City, State & Zip Code

**7742 Cedarbrook Avenue  
Philadelphia, PA 19150 Philadelphia  
County  
FMV based on Philadelphia OPA  
valuation: \$119,800**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☒ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☒ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset) \_\_\_\_\_

Who owes the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred **12-4-2014** Last 4 digits of account number **0673**

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$116,856.58**

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

**\$116,856.58**

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.



Name, Number, Street, City, State & Zip Code  
**City of Philadelphia  
c/o Law Department  
1515 Arch Street, 14th Floor  
Philadelphia, PA 19102**

On which line in Part 1 did you enter the creditor? **2.2**

Last 4 digits of account number **7500**



Name, Number, Street, City, State & Zip Code  
**City of Philadelphia Department of  
Revenue - Water Revenue Bureau  
Municipal Services Building  
1401 JFK Boulevard, Concourse Level  
Philadelphia, PA 19102-1633**

On which line in Part 1 did you enter the creditor? **2.6**

Last 4 digits of account number \_\_\_\_



Name, Number, Street, City, State & Zip Code  
**City of Philadelphia Department of  
Revenue - Water Revenue Bureau  
Municipal Services Building  
1401 JFK Boulevard, Concourse Level  
Philadelphia, PA 19102-1633**

On which line in Part 1 did you enter the creditor? **2.7**

Last 4 digits of account number **0313**



Name, Number, Street, City, State & Zip Code  
**City of Philadelphia Department of  
Revenue - Water Revenue Bureau  
Municipal Services Building  
1401 JFK Boulevard, Concourse Level  
Philadelphia, PA 19102-1633**

On which line in Part 1 did you enter the creditor? **2.8**

Last 4 digits of account number **0673**

Debtor 1 **Venita K Clay** Case number (if know) **17-13073**  
First Name Middle Name Last Name

☐

Name, Number, Street, City, State & Zip Code

**KML Law Group, P.C.**

**BNY Mellon Independence Center, Ste 500**

**Attn: Crystal T. Espanol, Esq.**

**701 Market Street**

**Philadelphia, PA 19106-1532**

On which line in Part 1 did you enter the creditor? **2.3**

Last 4 digits of account number **2309**

☐

Name, Number, Street, City, State & Zip Code

**Philadelphia Gas Works**

**800 W. Montgomery Avenue**

**Philadelphia, PA 19122**

On which line in Part 1 did you enter the creditor? **2.4**

Last 4 digits of account number **1323**